

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Law Offices of Peter E. Zimnis
1245 Whitehorse-Mercerville Road
Suite 412
Trenton, New Jersey 08619
Attorney for Debtor

In re:

GEORGE FRATER
GLORIA FRATER
Debtor

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:
: Case No. 13-
:
: Judge: Michael Kaplan
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: Chapter 13
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:
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CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

- ☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**
☐ **TRUSTEE'S MOTION OR CERTIFICATION OF DEFAULT**

The debtor in the above-captioned Chapter 13 proceeding hereby objects to the following
(choose one)

1. ☐ Motion for Relief from Automatic Stay filed
by _____, creditor,

A hearing has been scheduled for _____, at
_____ m.

OR

- ☐ Motion to dismiss filed by the Standing Chapter 13 Trustee

A hearing has been scheduled for _____, at
_____ m.

OR

X Certification of Default filed by Midfirst, creditor,

I am requesting a hearing be scheduled on this matter.

OR

☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing on this matter.

2. I am objecting to the above for the following reasons (**choose one**)

☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**)_____

X Other (**explain your answer**) I will have funds prior to the Court date.

3. This certification is being made in an effort to resolve the issues raised by Midfirst, the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: _____

/s/ George Frater

Debtor's Signature

Date: _____

Debtor's Signature

NOTE

1. This form must be filed with the court and served upon the standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1 (d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an order resolving motion to vacate stay and /or dismiss with conditions) or a Trustee's Certification of Default.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled